IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

pplication of : Mark Russell ATTIEH

Serial No. : 09/937,976

Date Filed : September 28, 2001

For : A METHOD FOR CONDUCTING FINANCIAL

TRANSACTIONS

I hereby certify that this correspondence is being transmitted by facsimile transmission this date and is being deposited this date with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents P.O. Box 1450, Alexardria VA 2273-1480.

Seft. 10204

Richard F. Jawoski Date
Reg. No. 33,516

1185 Avenue of the Americas New York, N.Y. 10036 (212) 278-0400

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

The information listed in the attached form PTO-1449 is brought to the attention of the Examiner.

It is respectfully requested that the information cited in annexed Form PTO-1449 be considered by the Examiner in connection with the above-identified patent application, and that such art be made of record in said application.

The citation of the listed items is not a representation that they constitute a complete or exhaustive listing of the relevant art or that the items are prior art. The items listed

09/14/2004 CNGUYEN 00000011 033125 09937976
01/FC;1806 80.00 DA
80.00 DA
80.00 DA
64/dustment date: 09/15/2004 CMGUYEN1
097/14/2004 CNGUYEN 0000001 033125 09937976
01/FC:1806 180.00 CR

are submitted in good faith, but are not intended to substitute for Examiner's search. It is hoped, however, that in addition to apprising the Examiner of the particular items, they will assist in identifying fields of search and in making as full and complete a search as possible.

The filing of this Information Disclosure Statement is not an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. \$1.56(b).

A first Office Action has not been received in connection with the subject application. Accordingly, pursuant to 37 C.F.R. \$1.97(b)(3), applicants believe that the present Information Disclosure Statement is timely filed and no fee or certification is due or required.

However, in the event that a first Office Action has been mailed but has not yet been received by applicant or connected with the application file in the undersigned attorney's office, applicant hereby request, pursuant to 37 C.F.R. §1.97(c)(2), consideration of this Information Disclosure Statement, and authorization is hereby given to charge to Deposit Account No. 03-3125 ONE HUNDRED AND EIGHTY DOLLARS (\$180.00), which is the amount of the fee under 37 C.F.R. §1.17(p) for filing an Information Disclosure Statement pursuant to 37 C.F.R. §1.97(c)(2).

No fee is deemed necessary in connection with the filing of this Information Disclosure Statement. However, if any fee is required, authorization is hereby given to charge the amount of such fee to Deposit Account No. 03-3125.

Respectfully submitted,

RICHARD F. JAWORSKI Reg. No.33,515

Attorney for Applicants

Cooper & Dunham LLP Tel.: (212) 278-0400

Form	PTO-	-14	49	U.S. Department of Commerce									Atty. Docket No. 0073/65994		Serial No. 09/937,976	
INFO	RMA	TI								Applicants: Mark Russell ATTIEH						
(Use several sheets if necessary)											Filing Date: September 28, 2001		Group Art Unit:			
U.S. PA	ATEN	ΓD	<u>oc</u> ı	UM)	<u>ENT</u>	rs_							ψ			
Examin Initial	ier	Do	Document Number						Date		Name	Class	Subclass	Filing Date if Appropriate		
	_	+-	\vdash	-	-	\vdash	-					-				
	1.	上			匚											
		\vdash			\vdash	\vdash	\vdash	<u> </u>	 			-				
	_	 		_	 	<u> </u>	-		 			-				
		<u></u>			<u> </u>		<u> </u>							<u> </u>		
FORE	<u>IIGN</u>	1						EN	ITS	Τ		7 7	~	<u></u>		
		Document Number								Date	Country	Class	Subclass	Translation Yes No		
	wo	0	0	4	6	7	6	8	A 1	8/10/2000	PCT				-	
		\vdash					_							Ţ		
														<u> </u>		
		lacksquare			lacksquare											
		+-	H	-	\vdash	\vdash	\vdash		<u> </u>				<u> </u>			
ОТН	ER DO	<u>)C</u>	<u>UM</u>	<u>IEN</u>	<u>ITS</u>	<u> (I</u> 1	nclu	<u>ıdir</u>	ıg A	uthor, Titl	le, Date, Pertir	ient Pages	, Etc.)			
													-			
	-	+-												<u>-</u>		
									т							
EXAMI	EXAMINER								DAT	TE CONSIDE	RED					
			.1 :6	oito	tion	con	side		wher	ther or not cits	tion is in conforma	ance with MP	EP 609: Draw	line throug	h citation if	

not in conformance and not considered. Include copy of this form with next communication to applicant.